

(Official Form 1) (12/03) West Group, Rochester, NY

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b><u>EASTERN</u> District of <u>NEW YORK</u></b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>Dushey, Joseph</b>		Name of Joint Debtor (Spouse)(Last, First, Middle): <b>Dushey, Estelle</b>																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>NONE</b>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>NONE</b>																
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) <b>2193</b>		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) <b>7174</b>																
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>1782 East 27th Street</b> <b>Brooklyn NY 11229</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>1782 East 27th Street</b> <b>Brooklyn NY 11229</b>																
County of Residence or of the Principal Place of Business: <b>Kings</b>		County of Residence or of the Principal Place of Business: <b>Kings</b>																
Mailing Address of Debtor (if different from street address): <b>SAME</b>		Mailing Address of Joint Debtor (if different from street address): <b>SAME</b>																
Location of Principal Assets of Business Debtor (If different from street address above): <b>SAME</b>																		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																
<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																		
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																		
Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
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\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

(Official Form 1) (12/03) West Group, Rochester, NY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <span style="float: right;"><b>FORM B1, Page 2</b></span> <b>Joseph Dushey and Estelle Dushey</b>
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>	
Location Where Filed: <b>NONE</b>	Case Number: _____ Date Filed: _____
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>	
Name of Debtor: <b>NONE</b>	Case Number: _____ Date Filed: _____
District: _____	Relationship: _____ Judge: _____

  

Signatures	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Joseph Dushey</u>  Signature of Debtor</p> <p><b>X</b> <u>/s/ Estelle Dushey</u>  Signature of Joint Debtor</p> <p>_____  Telephone Number (If not represented by attorney)</p> <p>_____  Date</p>	<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition</p> <hr/> <p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><b>X</b> _____  Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></p> <hr/> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?</p> <p><input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p> <hr/> <p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____  Printed Name of Bankruptcy Petition Preparer</p> <p>_____  Social Security Number</p> <p>_____  Address</p> <p>_____  _____  _____</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>_____  _____  _____</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><b>X</b> _____  Signature of Bankruptcy Petition Preparer</p> <p>_____  Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>

  

<p style="text-align: center;"><b>Signature of Attorney</b></p> <p><b>X</b> <u>/s/ Martin P. Ochs</u>  Signature of Attorney for Debtor(s)</p> <p><u>Martin P. Ochs MO-1203</u>  Printed Name of Attorney for Debtor(s)</p> <p><u>Ochs &amp; Goldberg, LLP</u>  Firm Name</p> <p><u>60 East 42nd Street</u>  Address</p> <p><u>Suite 1545</u>  _____</p> <p><u>New York NY 10165</u>  _____</p> <p><u>(212) 983-1221</u> _____  Telephone Number <span style="float: right;">Date</span></p>	<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____  Signature of Authorized Individual</p> <p>_____  Printed Name of Authorized Individual</p> <p>_____  Title of Authorized Individual</p> <p>_____  Date</p>
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**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK  
BROOKLYN DIVISION**

In re *Joseph Dushey and Estelle Dushey*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ <b>0.00</b>		
B-Personal Property	<b>Yes</b>	<b>3</b>	\$ <b>30,249.32</b>		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		\$ <b>0.00</b>	
E-Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>1</b>		\$ <b>0.00</b>	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>11</b>		\$ <b>525,923.80</b>	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>3,700.00</b>
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>7,881.00</b>
Total Number of Sheets in All Schedules ►		<b>22</b>			
Total Assets ►			\$ <b>30,249.32</b>		
Total Liabilities ►				\$ <b>525,923.80</b>	

In re *Joseph Dushey and Estelle Dushey* / Debtor Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: \_\_\_\_\_

Signature */s/ Joseph Dushey*  
*Joseph Dushey*

Date: \_\_\_\_\_

Signature */s/ Estelle Dushey*  
*Estelle Dushey*

In re Joseph Dushey and Estelle Dushey / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
	Husband--H Wife--W Joint--J Community--C		
<i>None</i>			<i>None</i>
		<b>TOTAL \$</b> (Report also on Summary of Schedules.)	0.00

No continuation sheets attached

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Central Jersey Checking Account	W	\$ 0.00
		Merrill Lynch Checking Account	J	\$ 0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit with paypal	W	\$ 400.00
		Security deposit with residential landlord	J	\$ 2,500.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. furniture Location: In debtor's possession		\$ 500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc. clothing Location: In debtor's possession		\$ 500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA at Fidelity	H	\$ 2,201.01
		IRA at Merril Lynch	H	\$ 6,289.31

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		<i>IRA at Merrill Lynch</i>	<i>W</i>	<i>\$ 1,759.00</i>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<i>EZMax International, Inc.</i>	<i>J</i>	<i>Unknown</i>
		<i>JES International, Inc.</i> <i>[defunct corporation]</i>	<i>J</i>	<i>\$ 0.00</i>
13. Interests in partnerships or joint ventures. Itemize.	<i>X</i>			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	<i>X</i>			
15. Accounts Receivable.	<i>X</i>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<i>X</i>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<i>X</i>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<i>X</i>			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<i>X</i>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<i>X</i>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<i>X</i>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<i>X</i>			
23. Automobiles, trucks, trailers and other vehicles.	<i>X</i>			
24. Boats, motors, and accessories.		<i>2000 Mazda 626</i> <i>90,000 miles</i> <i>heavily damaged in accident</i> <i>Location: In debtor's possession</i>	<i>J</i>	<i>\$ 1,600.00</i>
25. Aircraft and accessories.	<i>X</i>			

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	<div style="border: 1px solid black; padding: 2px;"> Husband--H Wife--W Joint--J Community--C </div>	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Office equipment, furnishings, and supplies.		<i>Laptop and computer equipment</i> <i>Location: In debtor's possession</i>	<i>J</i>	<i>\$ 500.00</i>
27. Machinery, fixtures, equipment and supplies used in business.	<i>X</i>			
28. Inventory.	<i>X</i>			
29. Animals.	<i>X</i>			
30. Crops - growing or harvested. Give particulars.	<i>X</i>			
31. Farming equipment and implements.	<i>X</i>			
32. Farm supplies, chemicals, and feed.	<i>X</i>			
33. Other personal property of any kind not already listed. Itemize.		<i>Personal Injury Claim</i> <i>(value is estimated)</i>	<i>H</i>	<i>\$ 14,000.00</i>
<b>Total</b> ➡			<i>\$ 30,249.32</i>	



In re Joseph Dushey and Estelle Dushey

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Central Jersey Checking Account	N.Y. Debtor and Creditor Law §283(2)	\$ 0.00	\$ 0.00
Merrill Lynch Checking Account	N.Y. Debtor and Creditor Law §283(2)	\$ 0.00	\$ 0.00
Security deposit with paypal	N.Y. Civ. Prac. Law and Rules §5205(g)	\$ 400.00	\$ 400.00
Security deposit with residential landlord	N.Y. Civ. Prac. Law and Rules §5205(g)	\$ 2,500.00	\$ 2,500.00
Misc. furniture	N.Y. Civ. Prac. Law and Rules §5205(a)(5)	\$ 500.00	\$ 500.00
Misc. clothing	N.Y. Civ. Prac. Law and Rules §5205(a)	\$ 500.00	\$ 500.00
IRA at Fidelity	N.Y. Debtor and Creditor Law §282(2)(e)	\$ 2,201.01	\$ 2,201.01
IRA at Merril Lynch	N.Y. Debtor and Creditor Law §282(2)(e)	\$ 6,289.31	\$ 6,289.31
IRA at Merrilly Lynch	N.Y. Debtor and Creditor Law §282(2)(e)	\$ 1,759.00	\$ 1,759.00
2000 Mazda 626	N.Y. Debtor and Creditor Law §282(1)	\$ 1,600.00	\$ 1,600.00
Personal Injury Claim	N.Y. Debtor and Creditor Law §282(3)(iii)	\$ 7,500.00	\$ 14,000.00

FORM B6D (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
		H--Husband W--Wife J--Joint C--Community					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
No continuation sheets attached						<b>Subtotal \$</b> (Total of this page)	0.00
						<b>Total \$</b> (Use only on last page. Report total also on Summary of Schedules)	0.00

In re Joseph Dushey and Estelle Dushey / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 2001 Creditor # : 1 American Express PO Box 360001 Ft Lauderdale FL 33336-0001	W	Credit Card Purchases				\$ 19,403.22
Account No: Representing: American Express		Nationwide Credit, Inc. PO box 740640 Atlanta GA 30374				
Account No: Representing: American Express		Global Vantedge, Inc. Attn Payment Processing PO Box 10908 San Rafael CA 94912				
Account No: Creditor # : 2 American Express PO Box 297812 Ft Lauderdale FL 33329	H	Credit Card Purchases				\$ 2,348.00
<div>10 continuation sheets attached</div> <div> <b>Subtotal \$</b>            (Total of this page)  <b>Total \$</b>            (Report total also on Summary of Schedules)         </div>						<div>21,751.22</div> <div></div>

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 1003 Creditor # : 3 American Express PO Box 360001 Ft Lauderdale FL 33336-0001	W	Credit Card Purchases				\$ 26,476.04
Account No: 6008 Creditor # : 4 American Express Po Box 2855 New York NY 10116	X H	Credit Card Purchases Guaranty of Corporate Debt for Corporate Card	X		X	\$ 410.16
Account No: 1006 Creditor # : 5 American Express PO Box 2855 New York NY 10116	H	Credit Card Purchases				\$ 20,257.96
Account No: 1001 Creditor # : 6 American Express Centurion Bk 200 Vesey Street New York NY 10285	H	Credit Card Purchases				\$ 4,474.09
Account No: Representing: American Express Centurion Bk		Gastwirth, Mirsky & Stein 1979 Marcus Avenue Suite 102 Lake Success NY 11042				
Account No: 1005 Creditor # : 7 American Express Centurion Bk American Express Tower World Financial Center New York NY 10285	X	guarantee of corporate debt Guarantee of corporate debt for corporate card				\$ 67,681.25

Sheet No. 1 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$**  
(Total of this page)

**119,299.50**

**Total \$**  
(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	H - H u s b a n d W - W i f e J - J o i n t C - C o m m u n i t y	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:							
Representing: American Express Centurion Bk			Jaffe & Asher 600 Third Avenue New York NY 10016				
Account No: 1004		H					
Creditor # : 8 American Express Centurion Bk Suite 0002 Chicago IL 60679-0002			Credit Card Purchases				\$ 13,376.03
Account No:							
Representing: American Express Centurion Bk			Nationwide Credit, Inc. PO box 740640 Atlanta GA 30374				
Account No:							
Representing: American Express Centurion Bk			NCO Financial Systems, Inc. PO Box 41747 Philadelphia PA 19101				
Account No: 2000	X	H		X		X	\$ 2,130.01
Creditor # : 9 American Express Centurion Bk Suite 0002 Chicago IL 60679-0002			Credit Card Purchases Guaranty of corporate debt for corporate card				
Account No:							
Representing: American Express Centurion Bk			Plaza Associates PO Box 18008 Hauppauge NY 11788				

Sheet No. 2 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$**  
(Total of this page)

**15,506.04**

**Total \$**  
(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						
Representing: American Express Centurion Bk		Law Office of Mtichell N. Kay 7 Penn Plaza 18th Floor New York NY 10087-6489 10001				
Account No: 1007	W					\$ 21,307.30
Creditor # : 10 American Express Centurion Bk Suite 0002 Chicago IL 60679-0002		Credit Card Purchases				
Account No:						
Representing: American Express Centurion Bk		Plaza Associates PO Box 18008 Hauppauge NY 11788				
Account No:						
Representing: American Express Centurion Bk		Law Office of Mtichell N. Kay 7 Penn Plaza 18th Floor New York NY 10087-6489 10001				
Account No: 6554	H					\$ 13,014.00
Creditor # : 11 Chase 4915 Independence Pkwy Tampa FL 33634		Credit Card Purchases				
Account No: 3962	H					\$ 12,694.00
Creditor # : 12 Chase PO Box 15919 Wilmington DE 19850		Credit Card Purchases				

Sheet No. 3 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$**  
(Total of this page)

47,015.30

**Total \$**  
(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <b>2494</b>	X	H	X		X	\$ 9,510.00
Creditor # : 13 Chase Business Credit Card PO Box 15907 Wilmington DE 19886						
Account No:						
Representing: Chase Business Credit Card		Philips & Cohen Assoc. 695 Rancocas Road Westampton NJ 08060				
Account No: <b>8349</b>		H				\$ 10,269.02
Creditor # : 14 Citi Cards PO Box 8115 S. Hackensack NJ 07606						
Account No: <b>0776</b>		H				\$ 11,520.68
Creditor # : 15 Citi Cards PO Box 8115 S. Hackensack NJ 07606-8115						
Account No: <b>2252</b>		J				\$ 13,543.27
Creditor # : 16 Citibank PO Box 8106 S. Hackensack NJ 07606-8104						
Account No: <b>9136</b>	X					\$ 51,820.47
Creditor # : 17 Citibank PO Box 5870 Grand Central Stat New York NY 10163						

Sheet No. 4 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$**  
(Total of this page)

**96,663.44**

**Total \$**  
(Report total also on Summary of Schedules)



FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <b>4333</b>	<b>X</b>	<b>H--Husband W--Wife J--Joint C--Community</b>				<b>\$ 101,224.92</b>
<b>Creditor # : 18</b> <b>Citibank, N.A.</b> <b>Box C619</b> <b>Bay Ridge Station</b> <b>Brooklyn NY 11220</b>						
Account No:						
<b>Representing:</b> <b>Citibank, N.A.</b>						
Account No: <b>9633</b>	<b>J</b>					<b>\$ 19,878.44</b>
<b>Creditor # : 19</b> <b>Citibank, N.A.</b> <b>US Service Center</b> <b>PO Box 769013</b> <b>San Antonio TX 78245</b>						
Account No:						
<b>Representing:</b> <b>Citibank, N.A.</b>						
Account No: <b>9629</b>	<b>W</b>					<b>\$ 13,494.97</b>
<b>Creditor # : 20</b> <b>Citibank, N.A.</b> <b>US Service Center</b> <b>PO Box 769013</b> <b>San Antonio TX 78245</b>						
Account No:						
<b>Representing:</b> <b>Citibank, N.A.</b>						

Sheet No. 5 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**  
(Total of this page)**134,598.33****Total \$**  
(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:  Representing: Citibank, N.A.		Citi Cards PO Box 8107 S. Hackensack NJ 07606				
Account No: 0776 Creditor # : 21 Colorado Capital Investments 305 Northeast Loop 820 Suite 404 Hurst TX 76053	H	Credit Card Purchases original creditor Citibank				\$ 18,455.34
Account No: Representing: Colorado Capital Investments		Upton, Cohen & Slamowitz 199 Crossways Park Drive PO Box 9004 Woodbury NY 11797				
Account No: 1724 Creditor # : 22 Colorado Capital Investments 305 Nnortheast Loop 820 Suite 404 Hurst TX 76053	W	Credit Card Purchases original crediitor - Citibank				\$ 21,563.42
Account No: Representing: Colorado Capital Investments		Upton, Cohen & Slamowitz 199 Crossways Park Drive PO box 9004 Woodbury NY 11797				
Account No: 0013 Creditor # : 23 Dell Financial Svcs 12234 N. IH 35 SB Building B Austin TX 78754		Computer equipment				\$ 169.19

Sheet No. 6 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$  
(Total of this page)

40,187.95

Total \$  
(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						
Representing: Dell Financial Svcs		Financial Recovery Services PO Box 385908 Minneapolis MN 55438				
Account No:						
Representing: Dell Financial Svcs		Surpas Resource Corp. 3120 Hayes Rd Suite 200 Houston TX 77082				
Account No: 0038						\$ 2,444.58
Creditor # : 24 Dell Financial Svcs 12234 N. IH 35 SB Building B Austin TX 78754		Computer equipment				
Account No:						
Representing: Dell Financial Svcs		Associated Recovery Systems 201 W. Grand Avenue Escondido CA 92025				
Account No:						
Representing: Dell Financial Svcs		Dell Financial Svcs One Dell Way - CP3 Round Rock TX 78682				
Account No: 6907	H					\$ 9,140.36
Creditor # : 25 Fleet Credit Card Service PO Box 15368 Wilmington DE 19886-5368		Credit Card Purchases				

Sheet No. 7 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

11,584.94

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:  <b>Representing:</b> <i>Fleet Credit Card Service</i>		<i>Professional Credit Services 500 Bi-County Blvd Suite 350 Farmingdale NY 11735</i>				
Account No: <i>5492</i>  <b>Creditor # :</b> <i>26</i> <i>HSBC Bank USA</i> <i>PO Box 9</i> <i>Buffalo NY 14240-2013</i>	<i>J</i>	<i>Overdraft line of credit</i>				<i>\$ 10,068.05</i>
Account No: <i>3996</i>  <b>Creditor # :</b> <i>27</i> <i>HSBC Bank USA</i> <i>PO box 9</i> <i>Buffalo NY 14240</i>	<i>J</i>	<i>Line of Credit</i>				<i>\$ 24,915.87</i>
Account No:  <b>Representing:</b> <i>HSBC Bank USA</i>		<i>Kirschenbaum &amp; Phillips 106 E. Jericho Tpke Mineola NY 11501</i>				
Account No: <i>75-6</i>  <b>Creditor # :</b> <i>28</i> <i>HSBC Bank USA</i> <i>PO Box 2013</i> <i>Buffalo NY 14240-2013</i>	<i>H</i>	<i>Overdraft</i>				<i>\$ 144.00</i>
Account No:  <b>Representing:</b> <i>HSBC Bank USA</i>		<i>Law Office of Mtichell N. Kay 7 Penn Plaza 18th Floor New York NY 10087-6489 10001</i>				

Sheet No. 8 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**  
(Total of this page)**35,127.92****Total \$**  
(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:						
Representing: HSBC Bank USA		First Financial Asset Mgt Inc. PO Box 6887 Miramar Beach FL 32550				
Account No: 9555	J					\$ 1,134.33
Creditor # : 29 Jersey Central Powr & Light PO Box 3687 Akron OH 44309		Utility Bills				
Account No:						
Representing: Jersey Central Powr & Light		NCO Financial Systems, Inc. 209 E. Washington Suite 320 Jackson MI 49201				
Account No:	J					\$ 500.00
Creditor # : 30 Pat & Ralph Landscaping, Inc. 1412 64th Street Brooklyn NY 11219		Services rendered				
Account No: 5612	W					\$ 2,156.92
Creditor # : 31 Sears PO Box 182149 Columbus OH 43218		Credit Card Purchases				
Account No: 4280	W					\$ 224.71
Creditor # : 32 Sears Gold Mastercard PO Box 182156 Columbus OH 43218		Credit Card Purchases				

Sheet No. 9 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

<b>Subtotal \$</b> (Total of this page)	<b>4,015.96</b>
<b>Total \$</b> (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:	J	Services rendered				\$ 173.20
Creditor # : 33 Traina Irrigation Corp. 161-24 86th Street Howard Beach NY 11414						
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						

Sheet No. 10 of 10 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**  
(Total of this page)**173.20****Total \$**  
(Report total also on Summary of Schedules)**525,923.80**

Case No. \_\_\_\_\_  
(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

☐ Check this box if the debtor has no executory contracts or unexpired leases.

<p>Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract</p>	<p>Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.</p>
<p>American Honda Finance Corp. PO Box 7829 Philadelphia PA 19101</p>	<p>Contract Type: <i>Car lease</i>  Terms:  Beginning date:  Debtor's Interest: <i>Co-Signer on Lease</i>  Description: <i>Debtor is a co-signer on car lease with her mother</i>  <i>2005 Acura</i>  Buyout Option:</p>

In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<b>JES International, Inc.</b>	<b>American Express</b> <b>Po Box 2855</b> <b>New York NY 10116</b>
	<b>American Express Centurion Bk</b> <b>Suite 0002</b> <b>Chicago IL 60679-0002</b>
	<b>American Express Centurion Bk</b> <b>American Express Tower</b> <b>World Financial Center</b> <b>New York NY 10285</b>
	<b>Chase Business Credit Card</b> <b>PO Box 15907</b> <b>Wilmington DE 19886</b>
	<b>Citibank</b> <b>PO Box 5870 Grand Central Stat</b> <b>New York NY 10163</b>
	<b>Citibank, N.A.</b> <b>Box C619</b> <b>Bay Ridge Station</b> <b>Brooklyn NY 11220</b>





In re Joseph Dushey and Estelle Dushey / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	2,400.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	400.00
Water and sewer	\$	50.00
Telephone	\$	100.00
Other <b>Gas</b>	\$	220.00
Other <b>Cable</b>	\$	50.00
Other <b>Internet Access</b>	\$	25.00
Home maintenance (Repairs and upkeep)	\$	50.00
Food	\$	700.00
Clothing	\$	300.00
Laundry and dry cleaning	\$	100.00
Medical and dental expenses	\$	300.00
Transportation (not including car payments)	\$	80.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
Charitable contributions	\$	100.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	46.00
Life	\$	160.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	600.00
Other: <b>Tuition</b>	\$	2,000.00
Other: <b>Personal hygiene and expenses</b>	\$	150.00
Other:	\$	0.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	\$	<b>7,881.00</b>

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK  
BROOKLYN DIVISION**

In re *Joseph Dushey*  
*and*  
*Estelle Dushey*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

**1. Income from employment or operation of business.**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

*Year to date: \$37,000.00*

*2005*

*Last Year: [\$529.00]*

*2004*

*Year before: \$54,281.00*

*2003*

**2. Income other than from employment or operation of business.**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**3. Payments to creditors.**

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

#### 4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<i>Citibank v. JES Int'l Inc, et al</i>	<i>monies due and owing</i>	<i>Supreme Kings</i>	<i>pending</i>

<i>Marine Midland Bank v. Joseph Dushey</i>	<i>Consumer Credit</i>	<i>Civil/Kings</i>	
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<i>American Express Cent. Bank v. Joseph Dushey</i>	<i>consumer credit</i>	<i>Civil/Kings</i>	<i>judgment</i>
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<i>American Express Centurion Bank v. Joseph Dushey</i>	<i>collection of debt</i>	<i>Supreme/Kings</i>	<i>Judgment</i>
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<i>Dushey v. City of New York</i>	<i>Personal Injury Claim</i>	<i>Settlement Pending</i>
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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

#### 5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

#### 6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**7. Gifts.**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**8. Losses.**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**9. Payments related to debt counseling or bankruptcy.**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

☒ NONE**10. Other transfers.**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**11. Closed financial accounts.**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF INSTITUTION</u>	<u>TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE</u>	<u>AMOUNT AND DATE OF SALE OR CLOSING</u>
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*Institution: Citibank*  
*Checking*  
*Address:*

*Account Type and No.:*  
*Final Balance: 0.00*

*Institution: HSBC Checking*  
*Address:*

*Account Type and No.:*  
*Final Balance: 0.00*

**12. Safe deposit boxes.**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

**13. Setoffs.**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**14. Property held for another person.**

List all property owned by another person that the debtor holds or controls.

☒ NONE**15. Prior address of debtor.**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE**16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

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**18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

<u>NAME AND ADDRESS</u>	<u>TAXPAYER I.D. NUMBER</u>	<u>NATURE OF BUSINESS</u>	<u>BEGINNING AND ENDING DATES</u>
<i>Debtor is an Individual:</i> <i>Business EZ Max</i> <i>International, Inc.</i> <i>Address:</i>	<i>TaxPayer ID:</i>		<i>2002 - present</i>

<i>Debtor is an Individual:</i> <i>Business JES</i> <i>International, Inc.</i> <i>Address:</i>	<i>TaxPayer ID:</i>	<i>1985-2002</i>
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature /s/ *Joseph Dushey*  
*Joseph Dushey*

Date \_\_\_\_\_

Signature /s/ *Estelle Dushey*  
*Estelle Dushey*

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.



**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK  
BROOKLYN DIVISION**

In re *Joseph Dushey*  
*and*  
*Estelle Dushey*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Martin P. Ochs*

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 

a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . .	\$	<i>2,500.00</i>
b) Prior to the filing of this statement, debtor(s) have paid . . . . .	\$	<i>2,500.00</i>
c) The unpaid balance due and payable is . . . . .	\$	<i>0.00</i>
3. \$ *209.00* of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*None other*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
*None other*
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
*None*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
*None*

Dated: \_\_\_\_\_ Respectfully submitted,

X /s/ *Martin P. Ochs*  
\_\_\_\_\_  
Attorney for Petitioner: *Martin P. Ochs*  
*Ochs & Goldberg, LLP*  
*60 East 42nd Street*  
*Suite 1545*  
*New York NY 10165*

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK  
BROOKLYN DIVISION**

In re *Joseph Dushey*  
*and*  
*Estelle Dushey*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

Attorney for Debtor: *Martin P. Ochs*

**CERTIFICATION OF CREDITOR MATRIX**

I hereby certify that the attached matrix includes the names and addresses of all creditors listed  
on the debtor's schedules.

Dated: \_\_\_\_\_

/s/ Martin P. Ochs

Debtor's Attorney

Joseph Dushey

JOSEPH DUSHEY  
1782 EAST 27TH STREET  
BROOKLYN NY 11229

ESTELLE DUSHEY  
1782 EAST 27TH STREET  
BROOKLYN NY 11229

MARTIN P. OCHS  
60 EAST 42ND STREET  
SUITE 1545  
NEW YORK NY 10165

OFFICE OF THE UNITED STATES TRUSTEE  
33 WHITEHALL STREET  
21ST FLOOR  
NEW YORK NY 10004

AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

AMERICAN EXPRESS  
PO BOX 297812  
FT LAUDERDALE FL 33329

AMERICAN EXPRESS  
PO BOX 2855  
NEW YORK NY 10116

AMERICAN EXPRESS CENTURION BK  
200 VESEY STREET  
NEW YORK NY 10285

Joseph Dushey

AMERICAN EXPRESS CENTURION BK  
AMERICAN EXPRESS TOWER  
WORLD FINANCIAL CENTER  
NEW YORK NY 10285

AMERICAN EXPRESS CENTURION BK  
SUITE 0002  
CHICAGO IL 60679-0002

AMERICAN HONDA FINANCE CORP.  
PO BOX 7829  
PHILADELPHIA PA 19101

ASSOCIATED RECOVERY SYSTEMS  
201 W. GRAND AVENUE  
ESCONDIDO CA 92025

CHASE  
4915 INDEPENDENCE PKWY  
TAMPA FL 33634

CHASE  
PO BOX 15919  
WILMINGTON DE 19850

CHASE BUSINESS CREDIT CARD  
PO BOX 15907  
WILMINGTON DE 19886

CITI CARDS  
PO BOX 8115  
S. HACKENSACK NJ 07606

Joseph Dushey

CITI CARDS  
PO BOX 8107  
S. HACKENSACK NJ 07606

CITI CARDS  
PO BOX 8115  
S. HACKENSACK NJ 07606-8115

CITIBANK  
PO BOX 8106  
S. HACKENSACK NJ 07606-8104

CITIBANK  
PO BOX 5870 GRAND CENTRAL STAT  
NEW YORK NY 10163

CITIBANK, N.A.  
US SERVICE CENTER  
PO BOX 769013  
SAN ANTONIO TX 78245

CITIBANK, N.A.  
BOX C619  
BAY RIDGE STATION  
BROOKLYN NY 11220

COLORADO CAPITAL INVESTMENTS  
305 NNORTHEAST LOOP 820  
SUITE 404  
HURST TX 76053

COLORADO CAPITAL INVESTMENTS  
305 NORTHEAST LOOP 820  
SUITE 404  
HURST TX 76053

Joseph Dushey

DELL FINANCIAL SVCS  
ONE DELL WAY - CP3  
ROUND ROCK TX 78682

DELL FINANCIAL SVCS  
12234 N. IH 35 SB  
BUILDING B  
AUSTIN TX 78754

FINANCIAL RECOVERY SERVICES  
PO BOX 385908  
MINNEAPOLIS MN 55438

FIRST FINANCIAL ASSET MGT INC.  
PO BOX 6887  
MIRAMAR BEACH FL 32550

FLEET CREDIT CARD SERVICE  
PO BOX 15368  
WILMINGTON DE 19886-5368

GASTWIRTH, MIRSKY & STEIN  
1979 MARCUS AVENUE  
SUITE 102  
LAKE SUCCESS NY 11042

GLOBAL VANTEDGE, INC.  
ATTN PAYMENT PROCESSING  
PO BOX 10908  
SAN RAFAEL CA 94912

HSBC BANK USA  
PO BOX 9  
BUFFALO NY 14240

Joseph Dushey

HSBC BANK USA  
PO BOX 9  
BUFFALO NY 14240-2013

HSBC BANK USA  
PO BOX 2013  
BUFFALO NY 14240-2013

JAFFE & ASHER  
600 THIRD AVENUE  
NEW YORK NY 10016

JERSEY CENTRAL POWR & LIGHT  
PO BOX 3687  
AKRON OH 44309

KIRSCHENBAUM & PHILLIPS  
106 E. JERICHO TPKE  
MINEOLA NY 11501

LAW OFFICE OF MTICHELL N. KAY  
7 PENN PLAZA  
18TH FLOOR  
NEW YORK NY 10087-6489 10001

MICHAEL KING, ESQ.  
26 COURT STREET  
SUITE 412  
BROOKLYN NY 11242

NATIONWIDE CREDIT, INC.  
PO BOX 740640  
ATLANTA GA 30374

Joseph Dushey

NCO FINANCIAL SYSTEMS, INC.  
PO BOX 41747  
PHILADELPHIA PA 19101

NCO FINANCIAL SYSTEMS, INC.  
209 E. WASHINGTON  
SUITE 320  
JACKSON MI 49201

NCO FINANCIAL SYSTEMS, INC.  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

PAT & RALPH LANDSCAPING, INC.  
1412 64TH STREET  
BROOKLYN NY 11219

PHILIPS & COHEN ASSOC.  
695 RANOCAS ROAD  
WESTAMPTON NJ 08060

PLAZA ASSOCIATES  
PO BOX 18008  
HAUPPAUGE NY 11788

PROFESSIONAL CREDIT SERVICES  
500 BI-COUNTY BLVD  
SUITE 350  
FARMINGDALE NY 11735

SEARS  
PO BOX 182149  
COLUMBUS OH 43218



Joseph Dushey

SEARS GOLD MASTERCARD  
PO BOX 182156  
COLUMBUS OH 43218

SURPAS RESOURCE CORP.  
3120 HAYES RD  
SUITE 200  
HOUSTON TX 77082

TRAINA IRRIGATION CORP.  
161-24 86TH STREET  
HOWARD BEACH NY 11414

UPTON, COHEN & SLAMOWITZ  
199 CROSSWAYS PARK DRIVE  
PO BOX 9004  
WOODBURY NY 11797